

From: cathy caldie

Sent: Sunday, April 09, 2006 11:18 PM

To: Public Hearing

Subject: Bank of Walmart

Dear Mr. Gruenberg,

I would like to express my concern over Wal-Mart creating a Wal Mart Bank. I feel a Wal-Mart bank would be a serious threat to local community banks and other businesses. They have already "closed down" grocery and hardware stores in our area.

Wal-Mart clearly has a dangerous amount of power and a bank owned by the largest corporation in the world would create a commercial and financial "empire". Doesn't the USA have a law against monopolies?

I realize that other stores have banking charters, but they are not near the size of Wal-Mart. When researching the ethics of some companies, Wal-Mart has a poor record when it comes to many areas that are important to the American public (such as health care benefits, building on environmentally delicate areas -such as flood plains and putting small businesses out of business).

Please attend the upcoming hearing and listen to comments and concerns so that you and the FDIC Board of Directors can make a decision that takes all matters into account and is in the best interest of the American people.

Thank you. Sincerely, Cathy Caldie - Columbus, IN